

# United States Bankruptcy Court

District of Arizona

Case No. 2:09-bk-24806-SSC

Chapter 7

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

SCOTT D MENDEZ  
330 N. LAUREL AVE.  
PHOENIX, AZ 85007

Social Security / Individual Taxpayer ID No.:

xxx-xx-0494

Employer Tax ID / Other nos.:

## DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

### IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 1/11/10

Sarah Sharer Curley  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# CERTIFICATE OF NOTICE

District/off: 0970-2  
Case: 09-24806

User: admin  
Form ID: bl8

Page 1 of 1  
Total Noticed: 27

Date Rcvd: Jan 11, 2010

The following entities were noticed by first class mail on Jan 13, 2010.

db +SCOTT D MENDEZ, 330 N. LAUREL AVE., PHOENIX, AZ 85007-2406  
8519634 +Alberta Marie Young, c/o Favour Moore & Wilhelmsen, P.A., PO Box 1391,  
Prescott AZ 86302-1391  
8519635 +Bonded Collections, 8712 E Valley Rd Ste A, Prescott Valley AZ 86314-8777  
8519636 +Bureau Of Med Econcs, 326 E Coronado Rd, Phoenix AZ 85004-1524  
8519637 +Er Solutions, Po Box 9004, Renton WA 98057-9004  
8531764 +FORD MOTOR CREDIT COMPANY, C/O SEIDBERG LAW OFFICES, P.C., P.O. BOX 7290,  
PHOENIX AZ 85011-7290  
8519638 +Favour Moore & Wilhelmsen, P.A., PO Box 1391, Prescott AZ 86302-1391  
8519641 +Genesis Financial Solu, Po Box 4865, Beaverton OR 97076-4865  
8519642 +Healthcare Coll Inc, 2432 W Peoria Ave # 4-10, Phoenix AZ 85029-4726  
8519644 +Jennifer Mendez, 4000 E Huntington Dr, Flagstaff AZ 86004-9454  
8519645 +Kenneth R. Stanley, 3775 E. Huntington Dr., Flagstaff AZ 86004-9449  
8519646 +Law Office of Robert J. Launderers, P.C., 6719 E Second St, Suite B,  
Prescott Valley AZ 86314-2661  
8519647 +Nco Financial Systems, 507 Prudential Rd, Horsham PA 19044-2368  
8582752 +PRESTO AUTO LOANS, 6534 N. 27TH AVE., PHOENIX, AZ 85017-1242  
8519648 +Presto Auto Loans, 2641 W Indian School Rd, Phoenix AZ 85017-4304  
8519649 +Sallie Mae, Attn: Claims Dept, Po Box 9500, Wilkes Barre PA 18773-9500  
8519650 +Sst/cigpflcorp, 4315 Pickett Rd, Saint Joseph MO 64503-1600  
8519651 +Sst/columbus Bank&trus, Po Box 84024, Columbus GA 31908-4024  
8519652 +The Reed Law Firm, PLLC, 9 West Cherry Ave., Suite A, Flagstaff AZ 86001-4505  
8519653 +Usa Funds/sallie Mae Servicing, Attn: Bankruptcy, 11100 Usa Parkway, Fishers IN 46037-9203  
8519654 +Williams & Fudge Inc, 300 Chatham Ave Ste 201, Rock Hill SC 29730-5395  
8519655 +Windham Professionals, 380 Main St, Salem NH 03079-2412

The following entities were noticed by electronic transmission on Jan 11, 2010.

tr EDI: QCFLORES.COM Jan 11 2010 19:43:00 CONSTANTINO FLORES, PO BOX 511,  
PHOENIX, AZ 85001-0511  
smg EDI: AZDEPREV.COM Jan 11 2010 19:43:00 AZ DEPARTMENT OF REVENUE, BANKRUPTCY & LITIGATION,  
1600 W. MONROE, 7TH FL., PHOENIX, AZ 85007-2650  
8519639 +EDI: FORD.COM Jan 11 2010 19:48:00 Ford Motor Credit Corporation,  
National Bankruptcy Center, Po Box 537901, Livonia MI 48153-7901  
8519640 +EDI: RMSC.COM Jan 11 2010 19:43:00 Gemb/ktm, Po Box 981439, El Paso TX 79998-1439  
8519643 EDI: IRS.COM Jan 11 2010 19:43:00 IRS, Ogden UT 84201-0025

TOTAL: 5

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 13, 2010

Signature:

